



Comptroller of the Currency
Administrator of National Banks
US Department of the Treasury

ENSURING A SAFE AND SOUND
NATIONAL BANKING SYSTEM
FOR ALL AMERICANS

OCC BANKING RELATIONS

Credit Risk: A Director's Focus

Register Today!

Scottsdale • March 29*

Charlotte • May 16

Springfield • June 20*

Morristown • June 27

Memphis • November 7

New Orleans • Pending*

Workshop *for Community
Bank Directors*

Workshop for Comm

“The most successful banks are those that excel at fundamentals. And nothing is more fundamental to a bank’s success than its ability to manage credit risk.”

John Dugan
Comptroller of the Currency

Loans are the largest and most obvious source of credit risk for most banks. However, other pockets of credit risk exist both on and off the balance sheet, in a variety of products, activities, and services. Since credit risk is present in virtually all income-producing activities, directors must be informed about all ways to carry out their supervisory responsibilities.

This one-day workshop combines lectures, discussions, and exercises designed specifically for outside directors of national community banks to:

- Evaluate the quality of the credit risk management process.
- Determine how to assess and control the bank’s risk profile and its credit culture.
- Increase knowledge of changes and trends that impact risk levels.
- Improve ability to identify credit risk red flags.
- Gain insights on OCC’s method of evaluating individual loans and overall credit risk.
- Evaluate the quality of MIS, its content, integrity, and frequency.
- Learn to assess the effectiveness of problem loan workout strategies.
- Discuss contemporary issues and challenges in retail lending.
- Hear about common OCC examination findings related to credit risk.

Communicate with the Regulators

You will interact with instructors who are experienced bank examiners from the OCC. These are seasoned professionals who regularly assess bank credit risk and credit risk management systems, and meet with bank managers and directors to discuss their findings and evaluations. They will share their experiences to help you improve your knowledge and skills. Enrollment is limited to 50 national community bank directors per workshop to optimize the opportunity for open and targeted dialogue. Pre-course reading materials will also be made available to enhance your workshop experience.

Who Should Attend

This workshop is geared primarily to outside directors of national community banks with assets less than \$1B. However, management directors could also benefit from attendance.

Meet the I



Joe Suding
National Bank Examiner,
Central District



Maryann Kennedy
Assistant Deputy Comptroller,
Northeastern District



Scott Schainost
Assistant Deputy Comptroller,
Western District



Jeff King
National Bank Examiner,
Southern District

Director's Focus

Community Bank Directors

AGENDA

Attire is business casual.

Reception

A reception will be held from 5:00 p.m. to 7:00 p.m. the evening preceding the workshop. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served.

Workshop

7:00 AM Registration and Continental Breakfast

8:00 AM Morning Session

- Introduction and Program Overview
- Credit Risk Overview
- Credit Culture
- Credit Risk Selection
- Risk Rating Categories
- Workout

NOON Lunch

1:15 PM Afternoon Session

- Credit Risk Management
- Retail Credit Overview
- Allowance for Loan and Lease Losses
- Loan Review

4:00 PM Adjourn

Reaction from Past Participant

"This great educational tool covered the basics and practical application examples. The best workshop I have attended in 40+ years of banking."

Instructors



Randy Fenimore
*Assistant Deputy Comptroller,
Southern District*



Rita Bloomer
*National Bank Examiner,
Northeastern District*



Pat Malone
*National Bank Examiner,
Charlotte Office*

Dates and Locations

- **Scottsdale, Arizona***
March 29, 2006
Fairmont Hotel
Hotel Reservations: (866) 540-4495
Room Rate: \$299.00
www.fairmont.com
- **Springfield, Illinois***
June 20, 2006
President Abraham Lincoln Hotel
Hotel Reservations: (217) 544-8800
Room Rate: \$92.00
www.presidentabrahamlincolnhotel.com
- **Memphis, Tennessee**
November 7, 2006
Doubletree Hotel
Hotel Reservations: (800) 222-8733
Room Rate: \$139.00
www.doubletreememphis.com
- **Charlotte, North Carolina**
May 16, 2006
The Park Hotel
Hotel Reservations: (800) 334-0331
Room Rate: \$179.00
www.theparkhotel.com
- **Morristown, New Jersey**
June 27, 2006
Westin Governor Morris Hotel
Hotel Reservations: (973) 539-7300
Room Rate: \$209.00
www.westingovernormorris.com
- **New Orleans, Louisiana***
Pending

All hotel room rates are guaranteed until 30 days prior to the workshop date. Some hotels may honor the rate before and after the workshop. When making reservations, please mention the function name: OCC Bank Directors' Workshop.

Hotel rates for this program have been discounted. To make your reservations on a space-available basis, please contact the hotel directly.

Arriving the night before?

A reception will be held from 5:00 p.m. to 7:00 p.m. the evening preceding each workshop. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served.

Registration Fee

The registration fee is \$65 payable at the time of registration. The price includes:

- Pre-course reading package
- Course materials
- Continental breakfast and lunch
- CD of several of OCC's popular Telephone Seminars

Special Needs

If you require special accommodations to participate in this conference, please call 202-874-6415.

Cancellation Policy

All cancellations must be in writing. Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received within one month of the workshop, there will be no refund issued.

***Consecutive session with the risk assessment and/or compliance risk workshops. Participants may attend one or more of these sessions.**



Comptroller of the Currency
Administrator of National Banks

OCC Community Bank Director Credit Risk Workshop Registration Form

PART 1

☐ **March 29, 2006***
Scottsdale, AZ

☐ **May 16, 2006**
Charlotte, NC

☐ **June 20, 2006***
Springfield, IL

☐ **June 27, 2006**
Morristown, NJ

☐ **November 7, 2006**
Memphis, TN

☐ **Pending***
New Orleans, LA

Please register on-line at www.cmpmeetings.com/occ, fax registrations to 336-644-6205 or mail to CMP Meeting Services – Registration Center, 3505 Vernon Woods Drive, Summerfield, NC 27358, USA

- Registrations will be accepted on a space available basis only. A wait list will be established for all locations at which sessions are at maximum capacity.
- Registration fee for the workshop is **\$65.00 per participant**.
- **All cancellations must be in writing.** Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received within one month of the workshop, there will be no refund issued.
- Completion of this form in its entirety is required for conference registration.

Bank Information

Bank Name: _____ Asset Size \$ _____
(Millions)

Bank Address: _____
Street

City State Zip Code

Telephone: _____

Payment Information

Billing Name: _____

Billing Address: _____
Street

City State Zip Code

Credit Card Type: ☐ Amex ☐ Visa ☐ MC Expiration Date: _____

Credit Card Number: _____

Signature of Cardholder: _____

If other payment arrangements are needed, please contact the reservation center: 336-451-0553 or regcenter@cmpmeetings.com



Comptroller of the Currency
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OCC Community Bank Director Credit Risk Workshop Registration Form PART 2

Attendee Information

Name: Mr./Ms./Mrs./Dr. _____
(Please circle one) First Name Last Name

Name on Badge _____
First Name Last Name

Title: _____ Director: ☐ Inside ☐ Outside ☐ Other

Attendee Address: _____
Street
City State Zip Code

Work Telephone: _____ Fax: _____

E-mail: _____

Emergency Contact

Emergency Contact Name: _____
(friend or family)

Emergency Contact Phone Number: (Home or Cell) _____
(do not use the bank phone number)

Special Needs/Comments

If you have special needs that may affect your participation in this event, please check here ☐.
OCC will contact you to discuss your needs.

If you have any comments or additional information concerning your registration that you wish to add, please do so below.

For workshop information, please contact **336-644-8914**. Registration Center Hours: 8:30 a.m. – 5:00 p.m. EST.

FOR REGISTRATION CENTER USE ONLY

CONFIRMATION NUMBER: _____